

In re:
Janelle A. Dixon
Debtor

Case No. 19-16266-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 08, 2025

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| +++ | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Janelle A. Dixon, 134 Johns Road, Cheltenham, PA 19012-1307 |
| 14400044 | Allstate Insurance Collections, PO Box 3589, Akron, OH 44309-3589 |
| 14407330 | FREEDOM MORTGAGE CORPORATION, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103 |
| 14407564 | FREEDOM MORTGAGE CORPORATION., c/o Robert J. Davidow, Esq., Id. No.3218, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103 |
| 14559495 | + Freedom Mortgage Corporation, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541 |
| 14400059 | + Lindy Properties, 309 York Road, Jenkintown, PA 19046-3270 |
| 14400061 | Peco, P.O. Box 13439, Philadelphia, PA 19162-0439 |
| 14415199 | +++ Steward Financial Services, STARK & STARK, 4751 Wilshire BLVD, Suite 100, Los Angeles, CA 90010-3847 |
| 14837944 | U.S. Bank National Association, et al., c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Aug 09 2025 00:23:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 09 2025 00:22:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14400043 | + Email/Text: amscbankruptcy@adt.com | Aug 09 2025 00:23:00 | ADT Security Services, 3190 South Vaughn Waay, Aurora, CO 80014-3541 |
| 14434436 | ^ MEBN | Aug 09 2025 00:10:07 | ADT Security Services, Inc., 452 Sable Boulevard, Unit G, Aurora, CO 80011-0813 |
| 14400045 | Email/PDF: bncnotices@becket-lee.com | Aug 09 2025 00:19:56 | American Express, PO Box 1270, Newark, NJ 07101-1270 |
| 14431652 | Email/PDF: bncnotices@becket-lee.com | Aug 09 2025 00:34:49 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14400047 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 09 2025 00:34:20 | Capital One, PO Box 85015, Richmond, VA 23285-5018 |
| 14400046 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 09 2025 00:34:07 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 14419776 | + Email/PDF: ebn_ais@aisinfo.com | Aug 09 2025 00:34:14 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

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| 14400048 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 09 2025 00:19:50 | Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423 |
| 14409934 | + Email/Text: bankruptcy@capvs.com | Aug 09 2025 00:23:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14400049 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 09 2025 00:34:24 | Children Palace Plan, PO Box 8181, Johnson City, TN 37615-0181 |
| 14400051 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 09 2025 00:22:00 | Comenity, PO Box 659450, San Antonio, TX 78265 |
| 14400050 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 09 2025 00:22:00 | Comenity, PO Box 659728, San Antonio, TX 78265-9728 |
| 14400052 | + Email/Text: bankruptcy_notifications@ccsusa.com | Aug 09 2025 00:23:00 | Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 14400053 | Email/PDF: creditonebknotifications@resurgent.com | Aug 09 2025 00:33:56 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500 |
| 14677575 | Email/Text: ECMCBKNotices@ecmc.org | Aug 09 2025 00:22:00 | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 14400054 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 09 2025 00:22:00 | Express, PO Box 659728, San Antonio, TX 78265-9728 |
| 14435769 | + Email/Text: Bankruptcy@Freedommortgage.com | Aug 09 2025 00:22:00 | FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764 |
| 14559386 | ^ MEBN | Aug 09 2025 00:10:10 | FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14400055 | Email/PDF: ais.fpc.ebn@aisinfo.com | Aug 09 2025 00:33:53 | First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145 |
| 14400056 | Email/Text: Bankruptcy@Freedommortgage.com | Aug 09 2025 00:22:00 | Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656 |
| 14400057 | + Email/Text: Bankruptcy@Freedommortgage.com | Aug 09 2025 00:22:00 | Freedom Mortgage Corp., 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 14411410 | + Email/Text: RASEBN@raslg.com | Aug 09 2025 00:22:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14400058 | ^ MEBN | Aug 09 2025 00:10:11 | KML Law Group, PC, Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538 |
| 14436027 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 09 2025 00:19:57 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14400060 | + Email/Text: bankruptcy@marinerfinance.com | Aug 09 2025 00:22:00 | Mariner Finance LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14664591 | + Email/Text: bncnotifications@pheaa.org | Aug 09 2025 00:22:00 | PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 |
| 14400063 | + Email/Text: bankruptcygroup@peco-energy.com | Aug 09 2025 00:22:00 | Peco, Bankruptcy Group, 100 Constitution Avenue, 2nd floor, Upper Darby, PA 19082-2230 |
| 14400062 | + Email/Text: bankruptcygroup@peco-energy.com | Aug 09 2025 00:22:00 | Peco, c/o Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380 |
| 14400064 | + Email/Text: bankruptcygroup@peco-energy.com | Aug 09 2025 00:22:00 | Peco Energy Co., Payment Processsing, PO Box 13439, Philadelphia, PA 19101-3439 |
| 14400065 | ^ MEBN | Aug 09 2025 00:10:16 | Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729 |
| 14431627 | + Email/Text: JCAP_BNC_Notices@jcap.com | | |

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| | | Aug 09 2025 00:23:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14400066 | Email/Text: Triage_Bankruptcy_Notices@progressive.com | Aug 09 2025 00:22:00 | Progressive, PO Box 94561, Cleveland, OH 44101-4561 |
| 14435061 | Email/Text: bnc-quantum@quantum3group.com | Aug 09 2025 00:22:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14435060 | Email/Text: bnc-quantum@quantum3group.com | Aug 09 2025 00:22:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14694692 | ^ MEBN | Aug 09 2025 00:10:11 | Rushmore Loan Management Services, LLC, c/o JONATHAN C. SCHWALB, Friedman Vartolo LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631 |
| 14400068 | + Email/PDF: ais.sync.ebn@aisinfo.com | Aug 09 2025 00:45:24 | Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036 |
| 14694257 | + Email/Text: nsm_bk_notices@mrcooper.com | Aug 09 2025 00:22:00 | US Bank National Association not in its indv., capacity but solely as trustee for RMTP, Trust, Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004 |
| 14400069 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Aug 09 2025 00:22:00 | Victoria's Secret, PO Box 182128, Columbus, OH 43218-2128 |

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14400067 | ##+ | Steward Financial Services, PO Box 39, Maple Shade, NJ 08052-0039 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| DENISE ELIZABETH CARLON | on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com |
| JASON BRETT SCHWARTZ | on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, |

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bankruptcy@friedmanvartolo.com

JENNIFER D. GOULD

on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com
mdepietro@stark-stark.com;lsciscio@stark-stark.com

JEROME B. BLANK

on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com

JONATHAN C. SCHWALB

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bankruptcy@friedmanvartolo.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LAUREN MOYER

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

MICHAEL D. SAYLES

on behalf of Debtor Janelle A. Dixon midusa1@comcast.net midusa1@outlook.com

ROBERT J. DAVIDOW

on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|------------------|---|-----------------------|
| IN RE: |) | |
| Janelle A. Dixon |) | Case No. 19-16266-pmm |
| |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 8, 2025

For The Court

Timothy B. McGrath
Clerk of Court